

Fig. 1

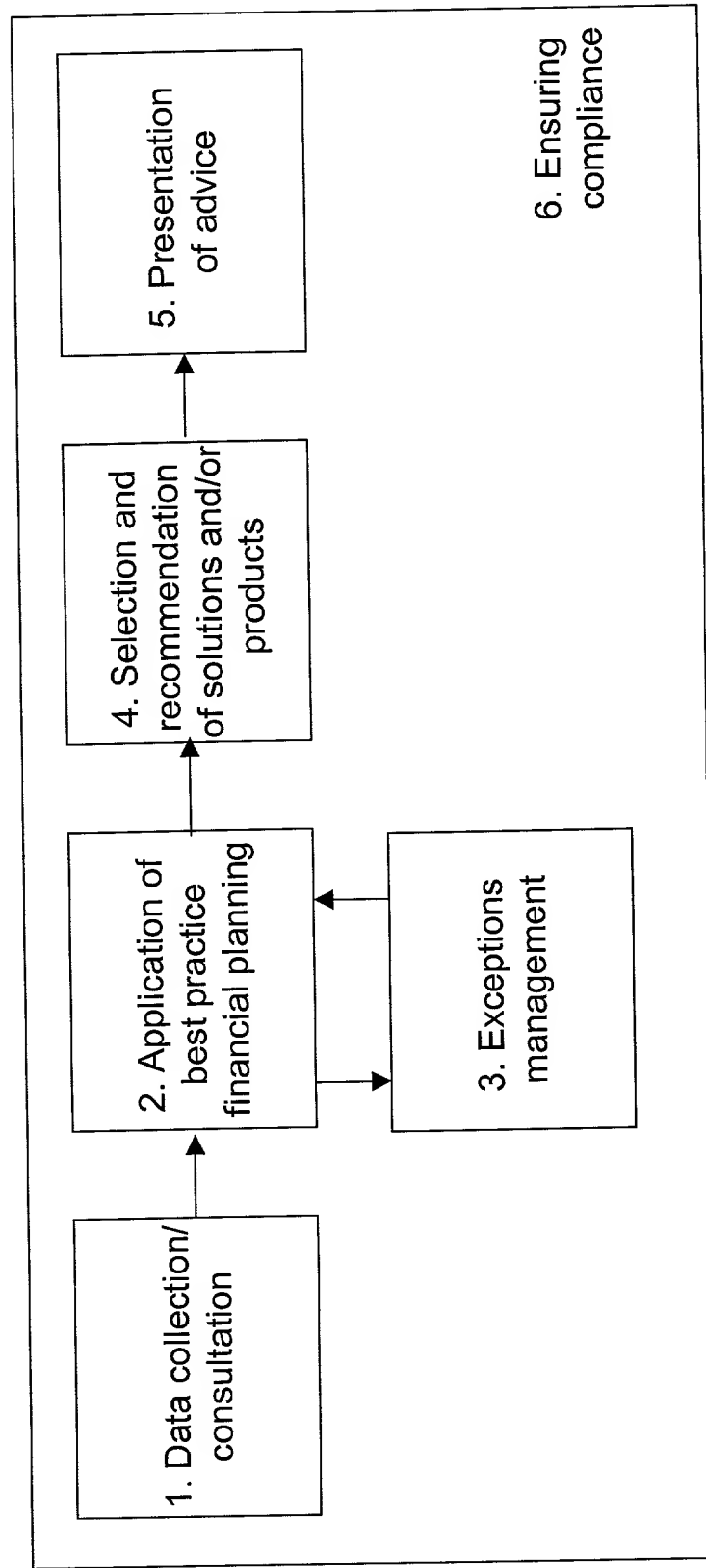


Fig. 2

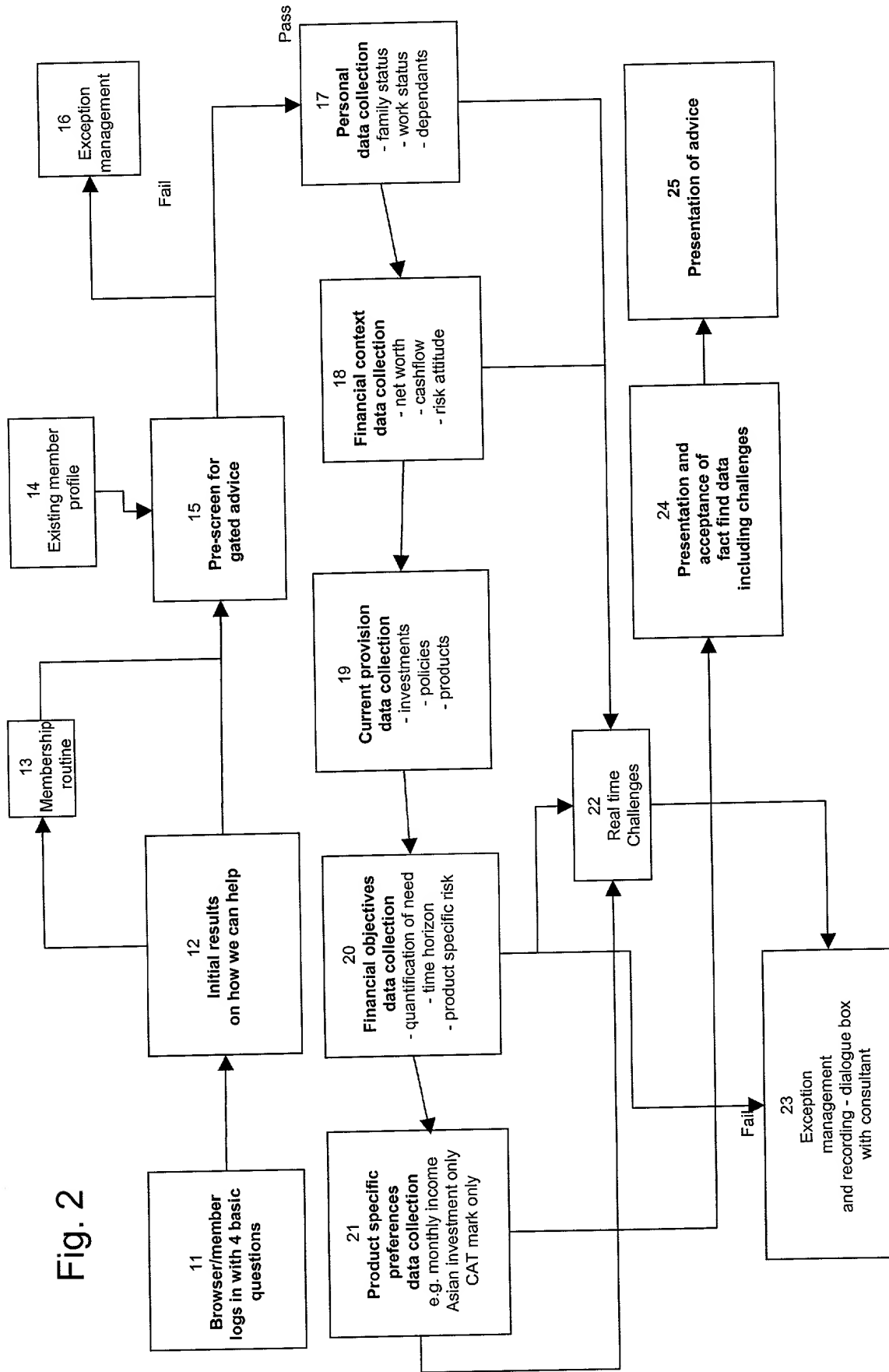


Fig. 3

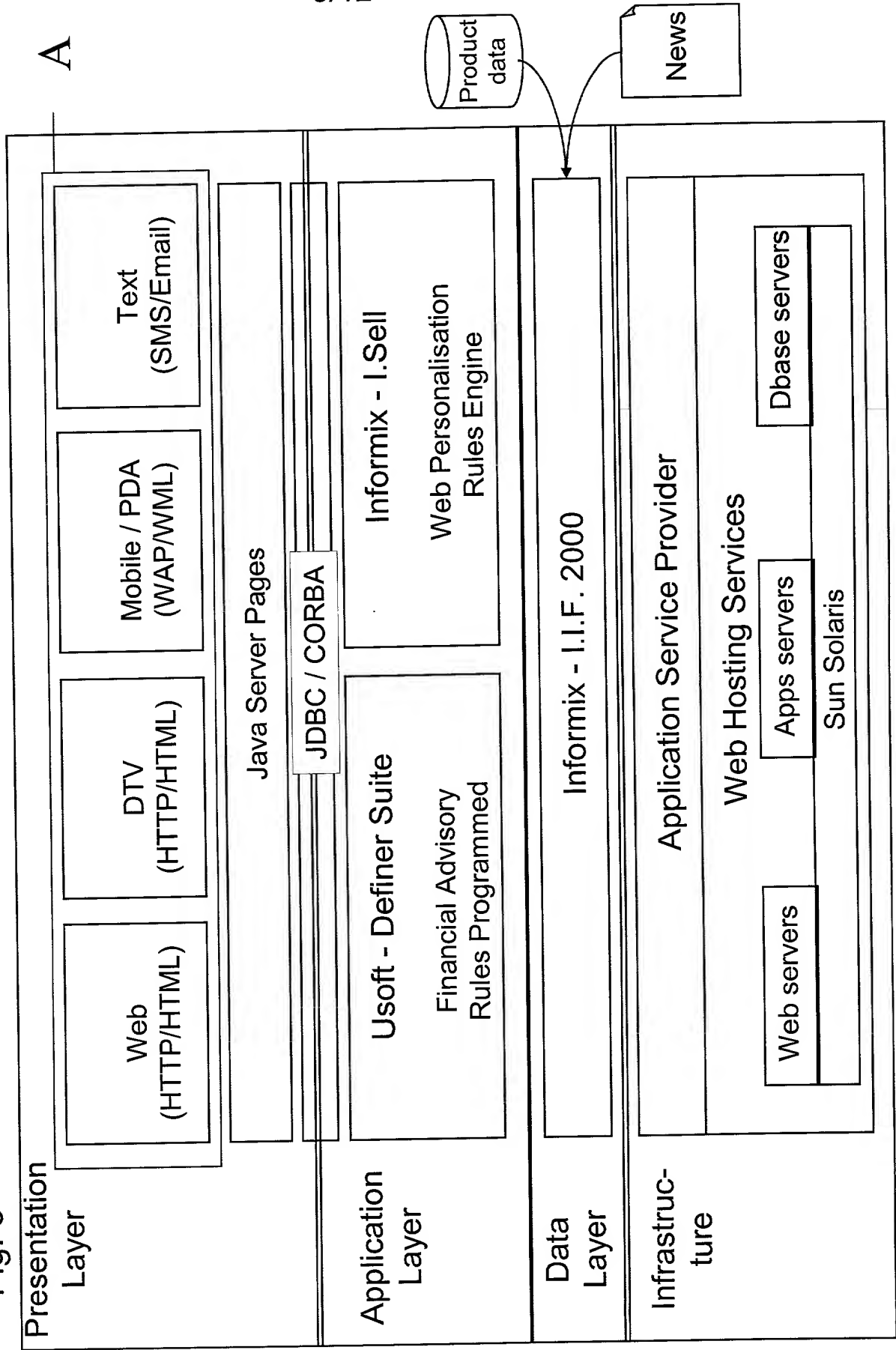
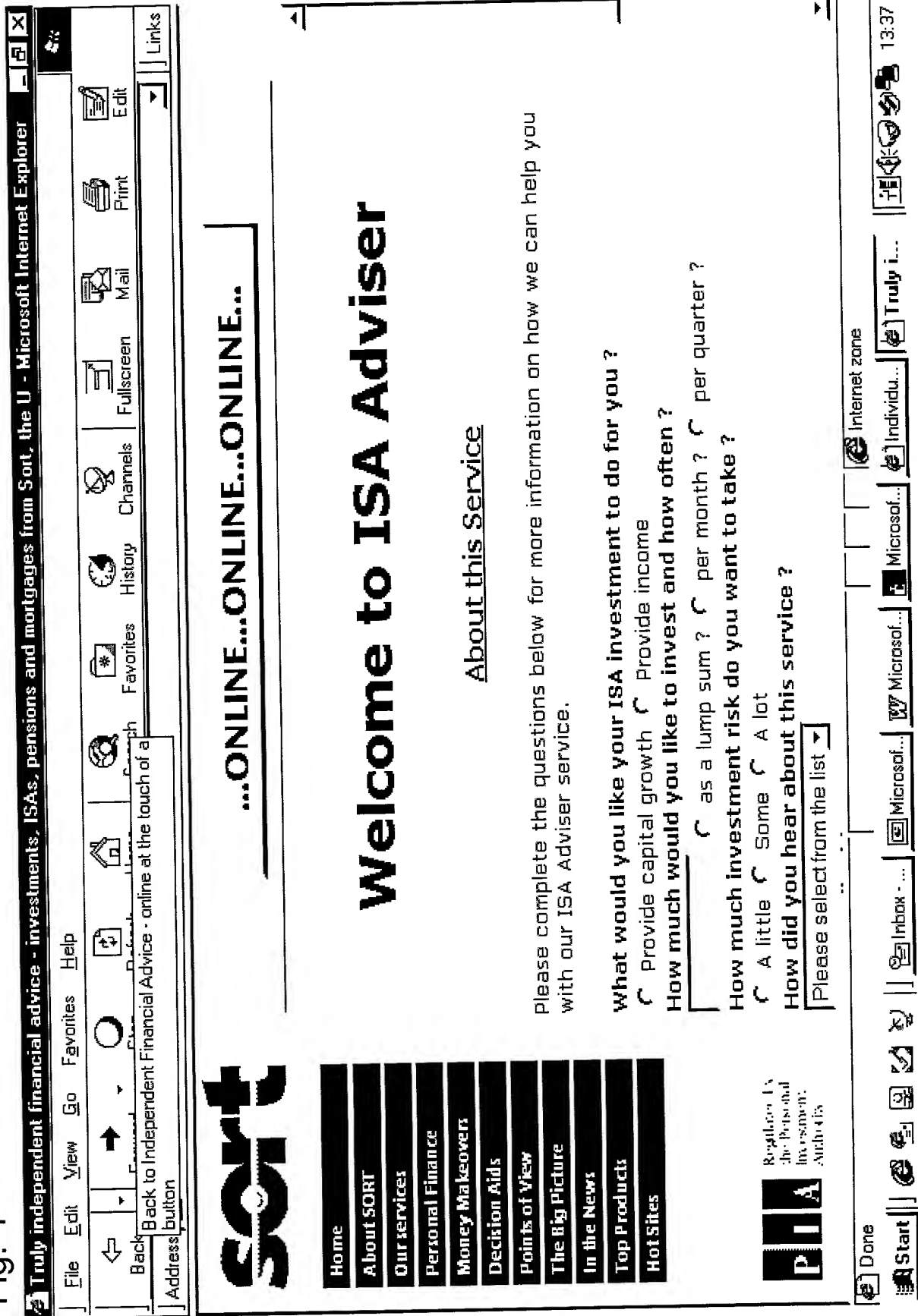


Fig. 4



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Independent Financial Advice

ISA Adviser

Minutes	2	5	5	3	4	5
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As of 13 March, 2000 there are over 936 ISAs on the market.

We have identified 14 Growth investment ISAs which we think are great investments and which could be right for you.

The special introductory price for your ISA Adviser service is £49.

You wish to invest £7000 as a lump sum.



Fig. 6

Truly independent financial advice - investments, ISAs, pensions and mortgages from Sort, the U - Microsoft Internet Explorer

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Authority

Independent Financial Advice

Your name

Title

First names Surname

Your address

Street

District

City / Town County

Post code

Your contact details

Home telephone Mobile

Work telephone Fax

Your personal details

Date of birth Day Month Year

Done Start | | Inbox ... | Microsoft... | Microsoft... | Truly i... | 13:39


Fig. 7

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Independent Financial Advice

ISA Adviser

You have a negative annual cashflow of £-75712.

From the information you have given us, it appears as though you may struggle to afford making an additional investment at this time.

We recommend that you wait until your cash flow is healthier.

If you would like to continue, despite our recommendation, please tick the box below.

I understand that this investment may not be affordable, but I wish to proceed ☐

Minutes 1 2 4 5
2 5 5 2







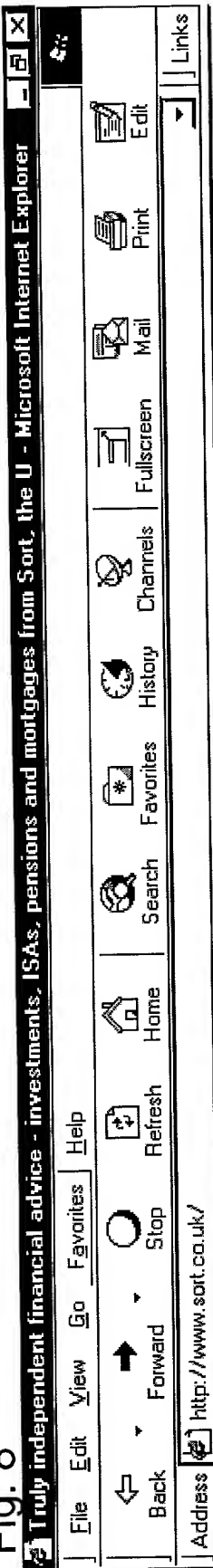
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Fig. 8



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Independent Financial Advice

ISA Adviser

You need to be aware that these investments are designed to be held for over 4 years. As someone who is over 75 we recommend that you email us to confirm the suitability of an investment ISA.

Given your age, we would need to know more about your situation in order to properly advise you on your investment decisions. Please email us to let us know about your situation and needs.

Please use our email service to help us understand your situation more fully

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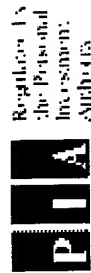


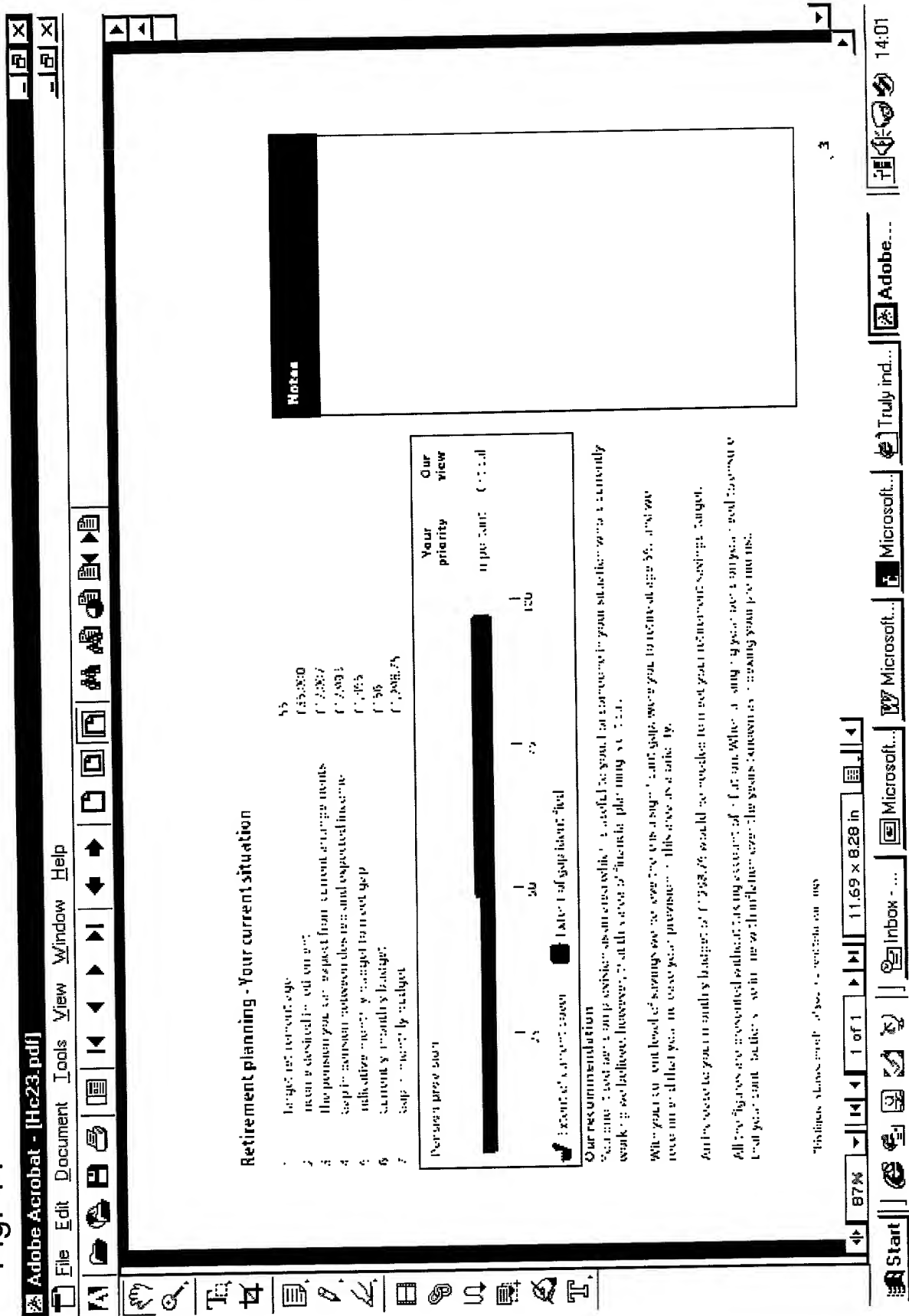
Fig. 9

Agreed risk tolerance	Returns sought	Better than Building society	Stock market average	Better than market average	Speculative
No risk saver		No product set available	No product set available	No product set available	No product set available
Safety first investor		No product set available	No product set available	No product set available	No product set available
Careful investor		Product set 1	Product set 2	Product set 2	No product set available
Interested risk taker		Product set 1	Product set 2	Product set 3	Product set 4
Gambler		Product set 1	Product set 2	Product set 3	Product set 4

Fig. 10

Variable	Example of rule
Date of Birth	<p>Must be between [today's date – 18 years] and [today's date – 80 years]</p> <p>If <18 then 'You need to be 18 years old or over to own an ISA. To find out more about suitable investments for you as someone who is younger than 18, please email us'</p> <p>If >=75 then 'You need to be aware that these investments are designed to be held for 4 years or more, so please ensure that you feel happy with this time frame. If you are looking for a shorter term investment please email us'</p>
Employment	<p>If unemployed then 'As someone who is unemployed, we strongly recommend that you keep your money in cash for the time being until you have found a new job, source of income. ISAs are long term investments and you may need your money in the short term to meet bills etc.'</p> <p>If [within 5 years of taking a pension] and [self-employed] then 'Although we will not advise you as part of this service about other areas of your finances, given your proximity to retirement you need to ensure that your pension provision is sorted out as this may provide greater tax advantages for you.'</p>
Total Expenditure	<p>If [annual income after tax]<=[expenditure] then 'From the information you have given us it appears as though you may struggle to afford making an additional investment at this time. We recommend that you wait until your cash flow is healthier'</p>

Fig. 11



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